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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/778,660 | 02/06/2001 | Sebastian Sinclair | RGS 00-001 | 5476 |

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MICHAEL A. KERR
VIRTUAL LEGAL
777 E Williams St Ste 211
Carson City, NV 89701

| EXAMINER |
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WOO, RICHARD SUKYOON

| ART UNIT | PAPER NUMBER |
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3629

DATE MAILED: 07/01/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/778,660

Applicant(s)

SINCLAIR ET AL.

Examiner

Richard Woo

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mw

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 3.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: ____.

DETAILED ACTION

Claim Objections

- 1) Claims 6 and 13 are objected to because of the following informalities:

In Claim 6, line 4; and Claim 13, line 4, respectively, "a" should be deleted before "said"

Appropriate correction is required.

Claim Rejections - 35 USC § 102

- 2) The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

- 3) Claims 1-5, 8-12, 15, 17 and 20 are rejected under 35 U.S.C. 102(e) as being anticipated by Palmquist et al. (EP 1067492).

As for Claim 1: Palmquist et al. discloses a method comprising:

operatively coupling at least one server to a monetary transaction network (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract);

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monitoring the network for monetary transaction activity (see *Id.*);
storing the monitored data in a database on the server (see *Supra* columns);
analyzing the data to determine the presence of indicia of problem monetary behavior patterns; and
storing instances of determined indicia of problem monetary behaviors in the database (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract).

As for Claim 2: Palmquist et al. further discloses the method including maintaining the database on the server (see *Id.*);

As for Claim 3: Palmquist et al. further discloses the method including reporting the instance to specified personnel (see *Supra* columns);

As for Claim 4: Palmquist et al. further discloses the method including soliciting profile data from users of the network (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract); and

As for Claim 5: Palmquist et al. further discloses the method including initiating remedial measures with respect to those users indicated by the instance (see *Supra* columns);
and

As for Claim 8: Palmquist et al. discloses a program storage device to perform a method comprising:

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operatively coupling at least one server to a monetary transaction network (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract);

monitoring the network for monetary transaction activity (see Id.);

storing the monitored data in a database on the server (see Id.);

analyzing the data to determine the presence of indicia of problem monetary behavior patterns (see Supra columns); and

storing instances of determined indicia of problem monetary behaviors in the database.

As for Claim 9: Palmquist et al. further discloses the method including maintaining the database on the server (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract);

As for Claim 10: Palmquist et al. further discloses the method including reporting the instance to specified personnel (see Id.);

As for Claim 11: Palmquist et al. further discloses the method including soliciting profile data from users of the network (see Supra columns); and

As for Claim 12: Palmquist et al. further discloses the method including initiating remedial measures with respect to those users indicated by the instance (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract).

As for Claim 15: Palmquist et al. discloses a system comprising:

at least one server operatively coupled to the monetary network, the server configured to monitor the monetary transactions on the network (see Figs. ; col. 1, line 53 – col. 2, line 52; col. 3, line 38 – col. 4, line 2; col. 4, lines 3-46; col. 4, line 56 – col. 5, line 12; col. 7, lines 11-56; abstract);

a database maintained on the server to store the monitored monetary transactions (see Id.);

an analyzer maintained within the server and coupled to the database for analyzing the stored monitored transactions to determine the presence of indicia of problem (see Supra columns); and

a storage space in the server for storing instances of problem.

As for Claim 17: Johnson further discloses the system including a plurality of workstations on the network, the workstations configured to buy and sell securities (e.g. transactions involving a stockbroker computer); and

As for Claim 20: Johnson further discloses the system including a plurality of workstations, the server configured to provide securities trading opportunities to players at the workstations (see Supra columns and the invention involves the stockbroker computer so as to inherently allow the user to buy and sell securities over the Internet).

4) Claims 1-16 and 18-19 are rejected under 35 U.S.C. 102(e) as being anticipated by Johnson (US 6,629,890).

As for Claim 1: Johnson discloses a method comprising:

- operatively coupling at least one server to a monetary transaction network (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20);
- monitoring the network for monetary transaction activity (see *Id.*);
- storing the monitored data in a database on the server (see *Supra* columns);
- analyzing the data to determine the presence of indicia of problem monetary behavior patterns; and
- storing instances of determined indicia of problem monetary behaviors in the database (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20).

As for Claim 2: Johnson further discloses the method including maintaining the database on the server (see *Id.*);

As for Claim 3: Johnson further discloses the method including reporting the instance to specified personnel (see *Supra* columns);

As for Claim 4: Johnson further discloses the method including soliciting profile data from users of the network (see col. 3, line 12 – col. 4, line 29);

As for Claim 5: Johnson further discloses the method including initiating remedial measures with respect to those users indicated by the instance (see *Supra* columns);

As for Claim 6: Johnson further discloses the method including providing a survey to users indicated by the instance as the remedial measures (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20); and

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As for Claim 7: Johnson further discloses the method including constraining monetary transaction activity of users (see *Id.*).

As for Claim 8: Johnson discloses a program storage device to perform a method comprising:

operatively coupling at least one server to a monetary transaction network (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20);

monitoring the network for monetary transaction activity (see *Id.*);

storing the monitored data in a database on the server (see *Id.*);

analyzing the data to determine the presence of indicia of problem monetary behavior patterns (see *Supra* columns); and

storing instances of determined indicia of problem monetary behaviors in the database.

As for Claim 9: Johnson further discloses the method including maintaining the database on the server (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20);

As for Claim 10: Johnson further discloses the method including reporting the instance to specified personnel (see *Id.*);

As for Claim 11: Johnson further discloses the method including soliciting profile data from users of the network (see *Supra* columns);

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As for Claim 12: Johnson further discloses the method including initiating remedial measures with respect to those users indicated by the instance (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20);

As for Claim 13: Johnson further discloses the method including providing a survey to users indicated by the instance as the remedial measures (see Id.); and

As for Claim 14: Johnson further discloses the method including constraining monetary transaction activity of users (see Supra columns).

As for Claim 15: Johnson discloses a system comprising:

at least one server operatively coupled to the monetary network, the server configured to monitor the monetary transactions on the network (see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20);

a database maintained on the server to store the monitored monetary transactions (see Id.);

an analyzer maintained within the server and coupled to the database for analyzing the stored monitored transactions to determine the presence of indicia of problem (see Supra columns); and

a storage space in the server for storing instances of problem.

As for Claim 16: Johnson further discloses the system including a plurality of workstations on the network, the workstations configured to place monetary wagers

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(see Fig. 1; col. 2, lines 15-27; col. 3, line 23 – col. 4, line 29; col. 5, line 54 – col. 6, line 20);

As for Claim 18: Johnson further discloses the system including a plurality of game device configured to accept monetary wagers (see *Id.*); and

As for Claim 19: Johnson further discloses the system including a plurality of workstations, the server configured to provide wagering opportunities to players at the workstations (see *Supra* columns).

Conclusion

5) The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

US 6,064,990 is cited to show a system for electronic notification of account activity, such as a withdrawal from a savings or checking account.

GB 2,366,699 is cited to show a system and method for monitoring the behavior of variable units, such as for monitoring human behavior.

US 2003/0105658 is cited to show a customer profiling apparatus for conducting customer behavior pattern analysis to define behavior profiles and derive similarity measures on patterns extracted from the profiles.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard Woo whose telephone number is 703-308-7830. The examiner can normally be reached on Monday-Friday from 8:30 AM -5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on 703-308-2702. The fax phone numbers for

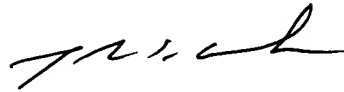
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the organization where this application or proceeding is assigned are 703-872-9306 for regular communications and for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-0861.



Richard Woo
Patent Examiner
GAU 3629
June 22, 2004



JOHN G. WEISS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600